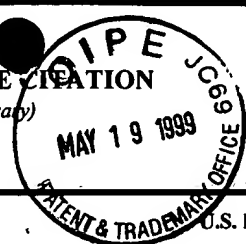


**INFORMATION DISCLOSURE CITATION**  
(Use several sheets if necessary)



Docket Number (Optional)

WD2-98-

Application Number

09/219,267

Applicant(s)

Jay S. Walker et al.

Filing Date

December 23, 1998

Group Art Unit

2761

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>J</i>	A.	4,491,725	01/01/85	PRITCHARD			
<i>J</i>	B.	4,667,292	05/19/87	MOHLENBROCK ET AL.			
<i>J</i>	C.	4,750,119	06/07/88	COHEN ET AL.			
<i>J</i>	D.	4,982,346	01/01/91	GIROUARD ET AL.			
<i>J</i>	E.	RE. 34,380	09/14/93	SLEEV			
<i>J</i>	F.	5,287,268	02/15/94	MCCARTHY			
<i>J</i>	G.	5,319,542	06/07/94	KING ET AL.			
<i>J</i>	H.	5,333,186	07/26/94	GUPTA			
<i>J</i>	I.	5,523,794	06/04/96	MANKOVITZ ET AL.			
<i>J</i>	J.	5,612,868	03/18/97	OFF ET AL.			
<i>J</i>	K.	5,619,558	04/08/97	JHEETA			

RECEIVED

MAY 25 1999

Group 2700

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO
<i>J</i>	L.	EP 809202	11/26/97	EUROPE				
<i>J</i>	M.	WO 98/06050	02/12/98	PCT				

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>J</i>	N.	Pogoda, Dianne M., "G.E.C.C. OFFERS CREDIT CARD WITH DISCOUNTS, REBATES; GENERAL ELECTRIC CAPITAL CORP." WWD (Women's Wear Daily) September 3, 1992.
<i>J</i>	O.	"Chemical Bank and AT&T Smart Cards form strategic alliance", (http://www.att.com/press/1193/931117.blb.html), November 17, 1993.

EXAMINER

*James W. M. H. C.*

DATE CONSIDERED

11 APR 01

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

# INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

MAY 19 1999

ATTY DOCKET NO.

WD2-98-1

SERIAL NO.

09/219,267

Jay S. Walker et al.

FILING

December 23, 1998

GROUP

2761

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>J</i>	P.	5,652,784	07/29/97	BORBON BLEN ET AL.			
<i>J</i>	Q.	5,694,551	12/02/97	DOYLE ET AL.			
<i>J</i>	R.	5,717,866	02/10/98	NAFTZER			
<i>J</i>	S.	5,724,521	03/03/98	DEDRICK			
<i>J</i>	T.	5,752,238	05/12/98	DEDRICK			
<i>J</i>	U.	5,761,648	06/02/98	GOLDEN ET AL.			
<i>J</i>	V.	5,774,869	06/30/98	TOADER			
<i>J</i>	W.	5,794,221	08/11/98	EGENDORF			
<i>J</i>	X.	5,794,210	08/11/98	GOLDHABER ET AL.			
<i>J</i>	Y.	5,806,044	09/08/98	POWELL			
<i>J</i>	Z.	5,806,045	09/08/98	BIORGE ET AL.			

RECEIVED

MAY 25 1999

Group 2700

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>J</i>	AA.	Kristof, Kathy "CARD SHARKS ARE IN SEASON; BE WARY OF DISCOUNTS AND REBATES AS YOU SHOP AROUND FOR GOOD CREDIT DEALS", Chicago Tribune November 23, 1993.
<i>J</i>	BB.	Rosenberg, Joyce M. "GE CAPITAL COMES TO MACY'S AID AGAIN", AP Worldstream February 17, 1994.

EXAMINER

James W. Myhrle

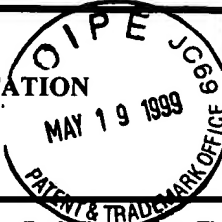
DATE CONSIDERED

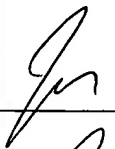
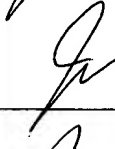

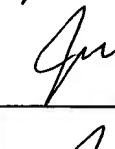
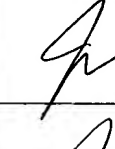



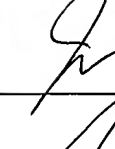



11 APR 01

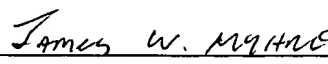
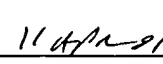
\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



<b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)		Docket Number (Optional) <b>WD2-98-</b>	Application Number <b>09/219,267</b>
Applicant(s) <b>Jay S. WALKER et al.</b>		Filing Date <b>December 23, 1998</b>	Group Art Unit <b>2761</b>

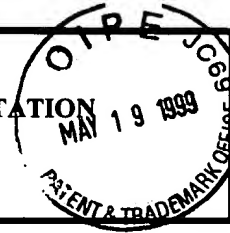



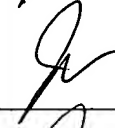
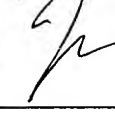


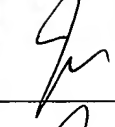
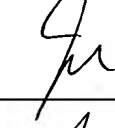

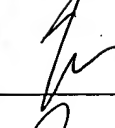
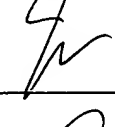


*EXAMINER INITIAL	OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)
 HH.	"PAGERS THAT CAN SPELL IT ALL OUT", Business Week January 16, 1995.
 II.	Meece, Mickey "BIG FINANCE COMPANIES MAY WANT PIECE OF LIMITED'S PRIVATE-LABEL CARD PROGRAM", The American Banker April 12, 1995.
 JJ.	Schrage, Michael "FREE STUFF! PREDATORY PRICING OR CREATIVE CROSS-PROMOTION? YOU BE THE JUDGE; THE BETA VERSION; INDUSTRY TREND OR EVENT" Marketing Computers, October 1995.
 KK.	Marshall, Kyle "MORE PHONE CHOICES RING IN", The News and Observer August 13, 1996.
 LL.	Wessel, Harry "REWARDING EXPERIENCE?; CREDIT CARDS OFFERING BONUSES NOT FOR EVERYONE", Chicago Tribune November 4, 1996.
 MM.	Selasky, Susan "EASY-TO-SWALLOW SAVINGS; DINER CREDIT CARDS SERVE WIDE MENU OF DISCOUNTS", Pittsburgh Post-Gazette December 5, 1996.
 NN.	"MERGER CREATES ALLIANCE DATA", Credit Risk Management Report December 16, 1996.
 OO..	Higgins, Stephen "DIGITAL PHONE SERVICE ON THE WAY" Business Dateline; New Haven Register, January 7, 1997.
 PP.	Kerstetter, Jim "E-COMMERCE UPDATES GET INTELLIGENT AGENTS; ELECTRONIC COMMERCE", PC Week February 3, 1997.
 QQ.	Barlow, Rick "RELATIONSHIP MARKETING : COALITION MARKETING IS COMING BACK", Brandweek April 28, 1997.
 RR.	Simon, Ruth "MAKE SURE YOUR REBATE CARD STILL DELIVERS THE GOODS", Money August, 1997.
 SS.	Gilligan, Gregory J. "CREDIT CARDS FROM RETAIL STORES A MIXED BLESSING FOR SHOPPERS", The Richmond Times Dispatch, July 20, 1997.

EXAMINER 	DATE CONSIDERED 
---	---

\*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)		Docket Number (Optional) <b>WD2-98-1</b>	Application Number <b>09/219,267</b>
Applicant(s) <b>Jay S. WALKER et al.</b>		Filing Date <b>December 23, 1998</b>	
Group Art Unit <b>2761</b>			

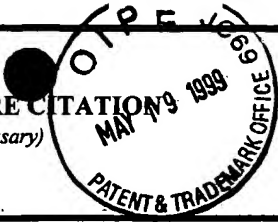




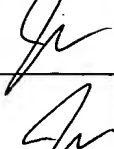
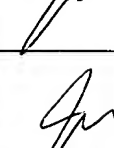
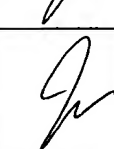
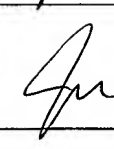
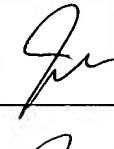
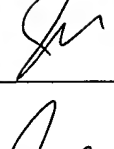
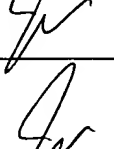
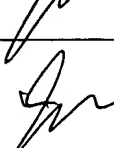
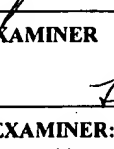

*EXAMINER INITIAL	OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)
 TT.	Fitzgerald, Beth "NEW JERSEY-BASED SCA HELPS PRIVATE LABEL CREDIT CARDS TAKE OFF", The Star Ledger August 4, 1997.
 UU.	Sanders, Edmund "TRICKY BUSINESS; THE MAGIC OF REBATE CARDS CAN QUICKLY DISAPPEAR", Chicago Tribune August 18, 1997.
 VV.	Wijnen, Renee "CENDANT EYES CROSS-MARKETING OPPORTUNITIES; CUC INTERNATIONAL-HFS INC. MERGER EXPECTED TO YIELD AN ADDITIONAL 2 MILLION CLUB MEMBERS" DM News February 2, 1998.
 WW.	"CARDHOLDERS THINK BIG" Bank Marketing International March 1998.
 XX.	Wald, Matthew L. "SPENDING IT; UTUING CELLULAR PHONES FROM THOSE ANNUAL CONTRACTS" The New York Times March 15, 1998.
 YY.	"AMERICAN EAGLE OUTFITTERS, INC. INTRODUCES THE FIRST CLEAR CREDIT CARD" PR Newswire March 26, 1998.
 ZZ.	Ling, Teh Hooi "PRICES OF HANDPHONES DIVE, THANKS TO CROSS-SUBSIDIES" Business Times April 8, 1998.
 AAA.	"CARD BRIEFS: BENEFICIAL, CASUAL MALE TEAM UP ON CARD" The American Banker May 4, 1998.
 BBB.	"POINTS EARN LITTLE CREDIT AS CARDHOLDERS FAIL TO CASH IN" Birmingham Post May 9, 1998.
 CCC.	"JAY JACOBS INC. INTRODUCES PRIVATE LABEL CREDIT CARD", Business Wire May 18, 1998.
 DDD.	"WELLSPARK GROUP LAUNCHES V.I.P. REWARDS; THE MOST COMPREHENSIVE RELATIONSHIP MARKETING PROGRAM EVER CREATED BY A MALL DEVELOPER", Business Wire May 19, 1998.
 EEE.	"SNET CELLULAR VALUE PLANS" Brochure, June 12, 1998.

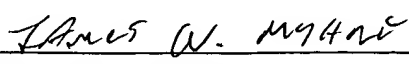

EXAMINER <b>James W. MYHRE</b>	DATE CONSIDERED <b>11 APR 99</b>
-----------------------------------	-------------------------------------

\*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)		Docket Number (Optional) <b>WD2-98-1</b>	Application Number <b>09/219,267</b>
Applicant(s) <b>Jay s. WALKER et al.</b>		Filing Date <b>December 23, 1998</b>	
Group Art Unit <b>2761</b>			



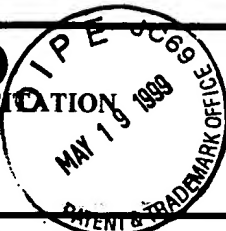
*EXAMINER INITIAL	OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)
 FFF.	<b>"SHOPPERS CHARGE ACCOUNTS CO. TO ADMINISTER PRIVATE LABEL CREDIT CARD FOR LEW MAGRAM, LTD.; PROGRAM MARKS SCA'S ENTRY INTO RETAIL CATALOG/MAIL ORDER INDUSTRY" PR Newswire June 29, 1998.</b>
 GGG.	<b>"CELL PHONES AT 7-11? ALMOST EVERYONE IS SELLING WIRELESS SERVICE THESE DAYS. HERE'S HOW TO GET THE RIGHT DEAL" Time Magazine July 6, 1998.</b>
 HHH.	<b>"THE SAVINGS GAME; READ FINE PRINT IN REBATE OFFERS BY CREDIT CARDS" The Cincinnati Enquirer August 31, 1998.</b>
 ILL.	<b>"WAL-MART ON RETAIL ROAD LESS TRAVELED: COBRANDING " The American Banker September 11, 1998.</b>
 JJJ.	<b>Elkin, Tobi "PROMOTIONS: MASTERCARD WINS COVETED ON-PACK REAL ESTATE IN TIE-IN WITH MICROSOFT" Brandweek September 14, 1998.</b>
 KKK.	<b>"CLUBMACY'S" brochure September 1998.</b>
 LLL.	<b>"FILENE'S" Credit Card Application , September 1998.</b>
 MMM.	<b>"DUAL-FUNCTION CARDS LATEST PITCH TO CALL IN HOLDERS", Card Marketing November 1998.</b>
 NNN.	<b>"ISSUERS CHARGE AHEAD TO FOCUS ON PRICE VS. BRAND", Card Marketing November 1998.</b>
 OOO.	<b>"COMPETITION: FIRST USA, WITH ITS MICROSOFT PACT, IS KING OF THE INTERNET", Credit Card News November 1, 1998.</b>
 PPP.	<b>"RETAIL CARDS: ATTENTION KMART CARD HOLDERS: 6% BACK IS DEAD A NEW PACKAGE OF PERKS IS COMING" Credit Card News November 1, 1998.</b>
 QQQ.	<b>"MICROSOFT AND FIRST USA ANNOUNCES \$90 MILLION ONLINE ADVERTISING ALLIANCE" EDP Weekly's IT Monitor November 2, 1998.</b>

EXAMINER 	DATE CONSIDERED 
---	---

\*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

# INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)



Docket Number (Optional)

WD2-98-

Application Number

09/219,267

Applicant(s)

Jay S. WALKER et al.

Filing Date

December 23, 1998

Group Art Unit

2761

\*EXAMINER  
INITIAL

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Feldman, Amy "PAYING WITH PLASTIC NOT SUCH A SMART IDEA", New York Daily News November 4, 1998

RRR.

Cowell, Alan "AMERICA'S TURN TO COLONIZE; CREDITCARD ISSUERS INVADE BRITAIN, WITH U.S. FIREPOWER", The New York Times November 12, 1998.

SSS.

"TO BUSINESS AND TECHNOLOGY EDITORS" PR Newswire November 27, 1998.

TTT.

Shermach, Kelly "PARTNERSHIPS HELP ISSUERS WEAVE WEB CONCEPTS", Card Marketing, December 1998.

UUU.

"LARGEST INTERNET AD DEAL SIGNED", Bank Marketing International, December 1998.

VVV.

"AMAZON.COM AND NETFLIX.COM ESTABLISH PROMOTIONAL RELATIONSHIP FOR THE SALE AND RENTAL OF DVD TITLES" Business Wire December 4, 1998.

WWW.

"AT SPORTS SUPERSTORE ONLINE, SHOPPERS GET MORE FOR THEIR MONEY; 10,000 REASONS TO SHOP AT SPORTS SUPERSTORE ONLINE", Business Wire December 4, 1998.

XXX.

"CREDIT CARD ENTICEMENTS" NPR MORNING EDITION, December 23, 1998.

YYY.

EXAMINER

James W. Michael

DATE CONSIDERED

11 JAN 01

\*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.